FINANCIAL MANAGEMENT
(FINN 3120-002/FALL 2014)
11:00 am - 12:15 pm W (Location: CHHS 147)
11:00 am - 12:15 pm F (Location: Fretwell 128)

Instructor: Brett Blazevich
Office: Friday 272 B
Office Hours: 1:00 – 2:30 pm, WF or by appointment
Email: bblazevi@uncc.edu

Course Description:
Financial management represents the process of planning for, acquiring, and allocating funds by a business enterprise. This process involves several decision-making tools, including the time value of money, financial statement analysis and financial forecasting, working capital management, pricing various types of risk facing the firm, asset and project valuation, and determination of the firm’s optimal capital structure. This semester we will investigate how each of these decision-making tools is used to help financial managers accomplish the task of planning for, acquiring, and allocating funds within the business. Computer and financial calculator applications will be included where these are appropriate to the nature of the problems we are investigating.

Course Objective:
The object of FINN 3120, Financial Management, is to provide students with an introduction to the nature and methods of financial analysis within the context of the business enterprise. To accomplish this objective, we will focus our attention on:

1) Developing an awareness of some major financial problems facing modern, for-profit business organizations as well as individual consumers;

2) Obtaining an understanding of the basic principles and concepts necessary to analyze these financial problems; and

3) Developing the ability to apply these principles and concepts so that students can independently evaluate alternative solutions to basic problems confronting the financial manager.

Prerequisites:
To enroll in this course students must have (1) a declared major in the College of Business with (2) at least Junior standing (e.g., 60 or more earned semester hours), and (3) have completed the following prerequisite courses:

MATH 1120 College Calculus
STAT 1220 Statistics I
ECON 2101 Macroeconomics
ECON 2102 Microeconomics
ACCT 2121 Financial Accounting
ACCT 2122 Managerial Accounting
Materials you need to use:

Textbook:

Moodle2:
In this class we use Moodle2. It is available through your 49erExprss account or login directly on: http://moodle2.uncc.edu. It will contain Power Point slides used for lectures as well as other class materials. Any announcements for the course will be posted on Moodle, and students are responsible for checking on at least a weekly basis. Students are also responsible for checking their UNC Charlotte student email for other important communication.

Other materials:
1) It is strongly recommended to read the Wall Street Journal and other business journals to help you understand how the concepts covered in this class are applied in the real world.

2) Given the frequent quantitative manipulation of financial information required in business administration in general and this course in particular, it is necessary for each student to possess and use a basic financial calculator to complete this course in a satisfactory manner. A basic financial calculator can accommodate time value of money problems, net present value problems, calculation of the yield to maturity (YTM) associated with corporate bonds and the internal rate of return (IRR) associated with capital investment projects, and evaluate basic exponential functions. Students are welcome to select whichever brand of financial calculator that they prefer.

Class Participation and Attendance:
Class attendance is encouraged. Active student participation is an important component of the learning process. Read assignments before class and be prepared to answer questions in class. If you do not understand the material, ask questions in class.

If you miss a class, you are responsible for all announcements and material covered in the class. Check with your classmates, not the instructor, to get the notes, assignments, announcements, and other information from the class you missed.

Assignments:
Every student is expected to have completed daily reading prior to the appropriate class period. For additional practice, problems are available at the end of each chapter. There will be no graded homework.
**Evaluation:**

**Grading Policy:**

Midterm exam 1: 31 2/3 %
Midterm exam 2: 31 2/3 %
Final Exam: 31 2/3 %
Quizzes: 5%

**Grading Scale** *(out of 100%, rounded to nearest percent):*

A: 90% and above
B: 80% - 89%
C: 70% - 79%
D: 60% - 69%
F: Less than 60%

*Grades may be curved at instructor’s discretion

**Exam Policy and Requirements:**

There will be two midterms and one non-cumulative final exam. Midterms and Final exams will be in a multiple-choice format and will cover material from both lecture and assigned readings. Answers will be recorded on OpScan answer sheets provided by the Instructor. A financial calculator and a #2 pencil with a good eraser should be brought to class on test days to record answers on the sheet.

Students are allowed to bring to the exam ONE 8 ½"-by-11" letter size formula sheet containing notes and formulas. Therefore, when preparing for the exam, there is no need to memorize the formulas, and students should focus on the concepts and methods used to analyze problems, and should understand how to apply the formulas.

**Quizzes:**

Quizzes will account for 5% of the final grade. Surprise quizzes will be given, generally at the beginning of the class. These quizzes will be multiple choice and based on topics covered in the previous class/s. Quizzes will typically take 5 – 10 minutes to complete and hence it is in your best interest to attend classes on time.

**Missed Exams:**

The dates for all exams are firm, and the final exam will be given according to the university’s final exam schedule. Make-up exams will not be given barring extreme circumstances. You must provide documentation of the reason for absence by a medical doctor or appropriate UNC-Charlotte official. No make-up provision is available for tests missed due to oversleeping, lack of preparation, vacation, social events (including weddings), traffic, trips, etc.
Additional Important Information:

Codes of Conduct:
Regular attendance, promptness and appropriate classroom decorum is expected. Frequent tardiness or disruptive classroom behavior may result in a substantial grade penalty at the discretion of the instructor. Any use of cell phones during class is disruptive and will not be tolerated. Students may not use cell phones during an exam.

Academic dishonesty is not tolerated by The Belk College of Business Administration or the instructor. Students are expected to be familiar with the university’s academic integrity policy. This policy can be found online at http://www.legal.uncc.edu/policies/ps-105.html. Violations will be dealt with in the manner specified by the most recent edition of the UNC Charlotte Code of Student Academic Integrity.

Nondiscrimination on the Basis of Disability Policy:
Consistent with the requirements of the Acts, the University and all members of the faculty and staff shall operate its programs, activities, and services to ensure that no qualified individual with a disability shall be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any such program, activity, or service solely by reason of his/her disability. Students in this course seeking accommodations to disabilities must first consult with the Office of Disability Services and follow the instructions of that office for obtaining accommodations.

Academic Integrity:
Students have the responsibility to know and observe the requirements of The UNC Charlotte Code of Student Academic Integrity. This code forbids cheating, fabrication or falsification of information, multiple submissions of academic work, plagiarism, abuse of academic materials, and complicity in academic dishonesty. Any special requirements or permission regarding academic integrity in this course will be stated by the instructor and are binding on the students. Academic evaluations in this course include a judgment that the student’s work is free from academic dishonesty of any type; and grades in this course therefore should be and will be adversely affected by academic dishonesty.

Students who violate the code can be expelled from UNC Charlotte. The normal penalty for a first offense is zero credit on the work involving dishonesty and further substantial reduction of the course grade. In almost all cases, the course grade is reduced to F. Copies of the code can be obtained from the Dean of Students Office. Standards of academic integrity will be enforced in this course. Students are expected to report cases of academic dishonesty to the course instructor.

Statement on Diversity:
The Belk College of Business strives to create an inclusive academic climate in which the dignity of all individuals is respected and maintained. Therefore, we celebrate diversity that includes, but is not limited to ability/disability, age, culture, ethnicity, gender, language, race, religion, sexual orientation, and socio-economic status.
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<thead>
<tr>
<th>Date</th>
<th>Exam</th>
<th>Text Chapter</th>
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<tbody>
<tr>
<td>September 12th</td>
<td>Midterm #1</td>
<td>Ch. 1-4</td>
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<tr>
<td>October 17th</td>
<td>Midterm #2</td>
<td>Ch. 5-8</td>
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<td>Dec 12th</td>
<td>Final Exam: 11:00am - 1:30pm</td>
<td>Ch. 9-11, 14, 16</td>
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*Subject to change, material may be added or subtracted as time permits*